



Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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BHC Name [NORTHWEST BANCSHARES INC](#)

City/State [WARREN, PA](#)

Bank Holding Company Information

Federal Reserve District: [4](#)

Consolidated Assets (\$000): [14,416,627](#)

Peer Group Number: [1](#) Number in Peer Group: [133](#)

Number of Bank Subsidiaries: _____

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[NORTHWEST BANCSHARES INC](#)
[100 LIBERTY STREET](#)
[WARREN, PA 16365](#)

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Summary Ratios

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000)	14,346,608			10,803,847			13,184,929			10,486,870			9,623,334		
Net income (\$000)	40,237			7,939			74,854			110,432			105,491		
Number of BHCs in peer group	133			123			128			125			154		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.02	2.67	73	3.38	2.94	77	3.22	2.77	79	3.59	3.01	78	3.66	3.33	73
+ Non-interest income	0.89	1.13	44	1.03	1.12	50	1	1.21	47	0.95	1.32	39	0.94	0.90	59
- Overhead expense	2.60	2.28	75	3.04	2.68	75	2.86	2.57	71	2.97	2.69	68	2.98	2.58	72
- Provision for credit losses	-0.16	-0.12	36	1.02	0.88	66	0.64	0.51	71	0.22	0.15	72	0.21	0.12	80
+ Securities gains (losses)	0	0.01	7	0.01	0.03	62	0	0.02	40	0	0.01	51	0	0	67
+ Other tax equivalent adjustments	0	0	8	0	0	45	0	0	48	0	0	8	0	0	45
= Pretax net operating income (tax equivalent)	1.46	1.78	27	0.35	0.64	26	0.72	1.04	20	1.36	1.56	31	1.41	1.55	36
Net operating income	1.12	1.36	28	0.29	0.48	30	0.57	0.81	23	1.05	1.19	30	1.10	1.22	36
Net income	1.12	1.35	29	0.29	0.48	30	0.57	0.82	23	1.05	1.19	30	1.10	1.22	36
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17				1.41
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.59	3.18	72	4.31	4.09	68	3.97	3.55	75	4.58	4.41	64	4.43	4.38	52
Interest expense	0.23	0.29	47	0.54	0.85	20	0.36	0.52	30	0.60	1.08	16	0.42	0.81	13
Net interest income (tax equivalent)	3.35	2.88	75	3.76	3.24	75	3.61	3.01	83	3.98	3.33	75	4.01	3.58	78
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.18	0.16	64	0.16	0.27	49	0.27	0.27	62	0.23	0.21	63	0.28	0.09	87
Earnings coverage of net loan and lease losses (X)	9.61	25.70	37	10.54	17.23	49	6.51	22.91	30	8.22	24.40	33	7.04	29.27	26
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.20	1.49	31	1.05	1.32	26	1.28	1.58	32	0.66	0.83	35	0.68	0.94	22
Allowance for loan and lease losses / Total loans and leases	1.20	1.47	32	1.05	1.30	28	1.27	1.55	34	0.66	0.81	37	0.68	0.93	23
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	2.18	0.70	94	0.98	0.63	80	1	0.71	78	0.79	0.57	75	0.93	0.57	80
30–89 days past due loans and leases / Total loans and leases	0.50	0.33	78	0.83	0.52	83	0.64	0.39	80	0.72	0.43	80	0.80	0.32	90
Liquidity and Funding															
Net noncore funding dependence	-4.62	-0.51	40	0.18	14.37	15	-3.16	3.20	33	2.71	14.45	19	2.75	13.54	20
Net short-term noncore funding dependence	-5.40	-6.88	52	-0.81	4.94	25	-4.07	-4.76	47	1.69	3.38	36	2.05	8.57	24
Net loans and leases / Total assets	71.07	60.99	82	81.07	64.23	95	74.89	61.58	86	82.43	63.77	95	82.63	73.30	87
Capitalization															
Tier 1 leverage ratio	10.25	9.15	79	11.70	9.43	93	10.14	9.13	79	11.91	9.76	91	11.90	10.37	81
Holding company equity capital / Total assets	10.69	10.72	47	12.43	11.64	60	11.01	11.16	46	12.72	12.43	55	12.96	11.21	76
Total equity capital (including minority interest) / Total assets	10.69	10.85	46	12.43	11.80	58	11.01	11.29	44	12.72	12.57	53	12.96	11.30	75
Common equity tier 1 capital / Total risk-weighted assets	13.30	12.57	66	13.31	11.64	80	12.89	12.38	64	13.58	12.17	78	13.65	12.37	74
Net loans and leases / Equity capital (X)	6.65	5.73	73	6.52	5.59	74	6.80	5.58	75	6.48	5.21	76	6.38	6.70	43
Cash dividends / Net income	59.91	23.13	96	255.91	81.34	90	124.42	42.30	95	68.98	33.12	94	66.28	24.05	94
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02				35.12
Growth Rates															
Assets	33.50	16.49	85	3.67	11.31	21	31.35	16.68	84	9.59	9.26	64	2.83	9.35	23
Equity capital	14.85	9.13	78	1.94	5.70	34	13.70	6.99	82	7.61	10.49	49	4.13	12.50	18
Net loans and leases	17.03	7.22	80	2.66	9.91	18	19.34	9.07	82	9.33	9.10	65	3.52	10.51	22
Noncore funding	-9.48	-25.09	70	20.06	16.35	65	-11.07	-12.18	51	15.89	6.59	72	55	6.76	91
Parent Company Ratios															
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	0.03	45
Long-term debt / Equity capital	8.01	11.33	50	0	12.46	14	8.02	13.56	48	0	13.04	13	0	3.76	28
Equity investment in subsidiaries / Equity capital	101.50	102.85	45	98.64	103.91	18	104.71	102.81	65	97.15	103.22	16	96.31	104.10	18
Cash from ops + noncash items + op expense / Op expense + dividends	-3.86	98.58	12	-0.03	176.81	6	7.11	147.24	2	1.32	190.27	4	3.21	123.74	6

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	109,606	98,593	440,339	409,769	368,444	11.17	31.04
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	109,317	98,425	439,301	409,179	368,031	11.07	30.87
Tax-exempt income on loans and leases.....	289	168	1,038	590	413	72.02	158.04
Estimated tax benefit on income on loans and leases.....	214	186	1,012	642	448	14.86	64.31
Income on loans and leases (tax equivalent).....	109,820	98,779	441,351	410,411	368,892	11.18	31.10
Investment interest income (tax equivalent).....	5,815	5,203	23,434	21,781	19,056	11.77	21.15
Interest on balances due from depository institutions.....	183	135	719	600	835	35.56	210.17
Interest income on other earning assets.....	135	270	1,015	1,109	490	-50.00	-72.89
Total interest income (tax equivalent).....	115,953	104,387	466,519	433,901	389,273	11.08	30.10
Interest on time deposits of \$250K or more	469	575	3,521	3,069	2,319	-18.43	
Interest on time deposits < \$250K.....	3,334	5,706	19,382	24,010	16,255	-41.57	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	1,711	5,122	12,992	22,137	12,411	-66.60	-9.28
Interest on other borrowings and trading liabilities.....	797	1,747	4,881	7,698	6,155	-54.38	-89.59
Interest on subordinated debt and mandatory convertible securities	1,258	0	1,561	0	0		
Total interest expense.....	7,569	13,150	42,337	56,914	37,140	-42.44	-44.94
Net interest income (tax equivalent).....	108,384	91,237	424,182	376,987	352,133	18.79	43.78
Non-interest income.....	31,898	27,699	131,722	99,441	90,817	15.16	70.25
Adjusted operating income (tax equivalent)	140,282	118,936	555,904	476,428	442,950	17.95	49.05
Overhead expense.....	93,402	82,133	376,618	311,148	287,244	13.72	42.49
Provision for credit losses.....	-5,620	27,637	83,975	22,659	20,332		
Securities gains (losses)	-21	181	235	50	157		
Other tax equivalent adjustments	-2	0	0	-1	0		
Pretax net operating income (tax equivalent).....	52,477	9,347	95,546	142,670	135,531	461.43	94.10
Applicable income taxes	11,603	1,017	17,672	30,679	28,422	1040.90	43.58
Tax equivalent adjustments	637	391	3,020	1,559	1,618	62.92	-34.40
Applicable income taxes (tax equivalent).....	12,240	1,408	20,692	32,238	30,040	769.32	35.22
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	40,237	7,939	74,854	110,432	105,491	406.83	123.74
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	40,237	7,939	74,854	110,432	105,491	406.83	123.74
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	40,237	7,939	74,854	110,432	105,491	406.83	123.74
Investment securities income (tax equivalent).....	5,815	5,203	23,434	21,781	19,056	11.77	21.15
US Treasury and agency securities (excluding mortgage-backed securities)	615	631	1,943	3,253	2,933	-2.54	-32.64
Mortgage-backed securities	4,200	4,175	17,416	16,670	13,781	0.60	88.43
All other securities	1,000	397	4,075	1,858	2,342	152.01	-39.67
Cash dividends declared.....	24,105	20,317	93,132	76,173	69,922	18.64	61.13
Common	24,105	20,317	93,132	76,173	69,922	18.64	61.13
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	3.23	2.96	66	3.86	3.72	64	3.54	3.27	70	4.14	4	64	4.05	4.08	50
Less: Interest expense	0.21	0.27	47	0.49	0.78	22	0.32	0.48	29	0.54	0.98	17	0.39	0.75	12
Equals: Net interest income (tax equivalent)	3.02	2.67	73	3.38	2.94	77	3.22	2.77	79	3.59	3.01	78	3.66	3.33	73
Plus: Non-interest income	0.89	1.13	44	1.03	1.12	50	1	1.21	47	0.95	1.32	39	0.94	0.90	59
Equals: adjusted operating income (tax equivalent)	3.91	3.87	62	4.40	4.12	68	4.22	4.04	65	4.54	4.41	60	4.60	4.27	67
Less: Overhead expense	2.60	2.28	75	3.04	2.68	75	2.86	2.57	71	2.97	2.69	68	2.98	2.58	72
Less: Provision for credit losses	-0.16	-0.12	36	1.02	0.88	66	0.64	0.51	71	0.22	0.15	72	0.21	0.12	80
Plus: Realized gains (losses) on held-to-maturity securities	0	0	50	0	0	48	0	0	46	0	0	49	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	6	0.01	0.03	62	0	0.02	40	0	0.01	51	0	0	67
Plus: other tax equivalent adjustments	0	0	8	0	0	45	0	0	48	0	0	8	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.46	1.78	27	0.35	0.64	26	0.72	1.04	20	1.36	1.56	31	1.41	1.55	36
Less: Applicable income taxes (tax equivalent)	0.34	0.40	30	0.05	0.16	21	0.16	0.23	27	0.31	0.36	35	0.31	0.32	45
Less: Minority interest	0	0	42	0	0	44	0	0	42	0	0	36	0	0	46
Equals: Net operating income	1.12	1.36	28	0.29	0.48	30	0.57	0.81	23	1.05	1.19	30	1.10	1.22	36
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	1.12	1.35	29	0.29	0.48	30	0.57	0.82	23	1.05	1.19	30	1.10	1.22	36
Memo: Net income (last four quarters)	0.76	1.07	20	0.87	0.98	31	0.57	0.82	23	1.05	1.19	30	1.10	1.22	36
Net income—BHC and noncontrolling (minority) interest	1.12	1.37	29	0.29	0.49	29	0.57	0.83	23	1.05	1.20	30	1.10	1.22	36
Margin Analysis															
Average earning assets / Average assets	90.15	93.08	15	89.75	91.24	32	89.23	92.32	14	90.39	91.05	40	91.28	93.23	27
Average interest-bearing funds / Average assets	65.01	62.97	66	67.85	66.92	54	64.46	64.06	56	66.36	65.57	51	66.76	70.70	33
Interest income (tax equivalent) / Average earning assets	3.59	3.18	72	4.31	4.09	68	3.97	3.55	75	4.58	4.41	64	4.43	4.38	52
Interest expense / Average earning assets	0.23	0.29	47	0.54	0.85	20	0.36	0.52	30	0.60	1.08	16	0.42	0.81	13
Net interest income (tax equivalent) / Average earning assets	3.35	2.88	75	3.76	3.24	75	3.61	3.01	83	3.98	3.33	75	4.01	3.58	78
Yield or Cost															
Total loans and leases (tax equivalent)	4.20	4.05	63	4.47	4.74	35	4.34	4.27	58	4.77	5.09	33	4.65	4.85	36
Interest-bearing bank balances	0.10	0.10	48	0.43	1.16	10	0.16	0.27	20	2.14	2.04	50	1.72	1.88	40
Federal funds sold and reverse repos		0.26			1.34			0.68			2.44		0	1.50	9
Trading assets		0.39			0.75			0.60			0.99			0.70	
Total earning assets	3.57	3.15	74	4.29	4.05	66	3.94	3.51	76	4.56	4.36	65	4.41	4.33	55
Investment securities (tax equivalent)	1.41	1.84	21	2.56	2.60	47	2.16	2.25	41	2.58	2.76	36	2.31	2.69	23
US Treasury and agency securities (excluding mortgage-backed securities)	0.96	1.30	33	3.28	2.31	82	1.56	1.75	39	2.04	2.32	36	1.46	2.20	13
Mortgage-backed securities	1	1.60	8	2.60	2.49	63	1.73	2.05	22	2.54	2.61	43	2.31	2.44	35
All other securities	4	2.93	82	3.42	3.62	52	4.18	3.24	83	5.58	4.06	85	6.90	3.74	94
Interest-bearing deposits	0.20	0.26	42	0.55	0.90	19	0.36	0.53	32	0.70	1.10	22	0.49	0.85	18
Time deposits of \$250K or more	1.13	0.82	76	1.74	1.83	34	2.08	1.42	90	2.07	1.96	56	1.66	1.57	52
Time deposits < \$250K	0.94	0.78	67	1.63	1.69	43	1.31	1.36	46	1.72	1.82	38	1.28	1.42	29
Other domestic deposits	0.09	0.17	29	0.38	0.71	13	0.20	0.36	21	0.44	0.93	12	0.26	0.64	10
Foreign deposits		0.13			0.79			0.42			1.19			1.85	
Federal funds purchased and repos	0.19	0.18	70	0.30	1.14	8	0.25	0.62	18	0.24	1.86	9	0.20	1.03	18
Other borrowed funds and trading liabilities	0.13	1.38	13	1.70	1.90	39	0.62	1.50	13	2.29	2.38	43	2.31	2.10	75
All interest-bearing funds	0.32	0.42	39	0.72	1.15	16	0.50	0.74	26	0.82	1.49	14	0.58	1.06	12

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020		12/31/2020		12/31/2019		12/31/2018							
Non-interest Income and Expenses															
Total non-interest income	31,898		27,699		131,722		99,441		90,817						
Fiduciary activities income	2,979		1,889		9,208		7,460		7,416						
Service charges on deposit accounts - domestic	5,844		6,970		24,923		21,817		20,042						
Trading revenue.....	0		0		0		0		0						
Investment banking fees and commissions.....	3,419		2,860		11,046		9,473		8,430						
Insurance activities revenue.....	2,633		2,623		9,799		8,929		9,531						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees	2,085		174		5,595		1,680		717						
Net securitization income	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	5,524		2,155		21,097		3,312		-398						
Other non-interest income.....	9,414		11,028		50,054		46,770		45,079						
Total overhead expenses	93,402		82,133		376,618		311,148		287,244						
Personnel expense.....	54,353		46,300		206,734		177,901		162,918						
Net occupancy expense.....	10,139		8,597		35,742		33,661		33,298						
Goodwill impairment losses	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	1,594		1,651		6,856		6,543		5,848						
Other operating expenses.....	27,316		25,585		127,286		93,043		85,180						
Fee income on mutual funds and annuities.....	812		765		2,722		2,460		2,431						
Memoranda															
Assets under management in proprietary mutual funds and annuities.....	0		0		0		0		0						
Number of equivalent employees	2,437		2,561		2,419		2,209		2,128						
Average personnel expense per employee.....	22.30		18.08		85.46		80.53		76.56						
Average assets per employee.....	5,887		4,218.60		5,450.57		4,747.34		4,522.24						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	2.55	2.10	62	2.76	2.64	58	2.07	2.02	57	2.47	2.72	50	2.68	1.69	70
Overhead expenses / Net Interest Income + non-interest income	66.89	59.31	81	69.28	63.90	71	68.12	62.28	76	65.52	61.29	70	65.09	61.22	68
Percent of Average Assets															
Total overhead expense	2.60	2.28	75	3.04	2.68	75	2.86	2.57	71	2.97	2.69	68	2.98	2.58	72
Personnel expense.....	1.52	1.28	75	1.71	1.36	83	1.57	1.30	77	1.70	1.41	79	1.69	1.46	70
Net occupancy expense.....	0.28	0.24	66	0.32	0.27	71	0.27	0.26	57	0.32	0.28	67	0.35	0.31	65
Other operating expenses.....	0.81	0.73	69	1.01	0.98	68	1.02	0.94	72	0.95	0.97	61	0.95	0.79	75
Overhead less non-interest income	1.71	1.10	90	2.02	1.47	82	1.86	1.25	85	2.02	1.32	89	2.04	1.65	81
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	66.58	58.69	81	69.06	63.38	72	67.75	61.82	77	65.31	60.64	72	64.85	60.51	69
Personnel expense.....	38.75	33.28	79	38.93	33.17	81	37.19	32.36	77	37.34	32.39	81	36.78	34.42	69
Net occupancy expense.....	7.23	6.42	64	7.23	6.75	60	6.43	6.58	48	7.07	6.52	63	7.52	7.33	53
Other operating expenses.....	20.61	18.45	71	22.90	22.88	64	24.13	22.28	72	20.90	21.20	58	20.55	18.28	73
Total non-interest income	22.74	28.42	38	23.29	26.40	47	23.70	28.83	41	20.87	29.23	35	20.50	20.30	54
Fiduciary activities income	2.12	2.15	56	1.59	2.03	50	1.66	2.09	51	1.57	1.97	52	1.67	1.95	57
Service charges on domestic deposit accounts	4.17	3.21	69	5.86	3.92	78	4.48	3.27	70	4.58	3.88	63	4.52	3.58	65
Trading revenue.....	0	0.97	24	0	1.58	34	0	1.28	25	0	1.18	22	0	0.03	46
Investment banking fees and commissions.....	2.44	2.51	64	2.40	2.81	63	1.99	2.46	60	1.99	3.54	56	1.90	0.85	81
Insurance activities revenue.....	1.88	0.38	87	2.21	0.40	89	1.76	0.41	88	1.87	0.47	88	2.15	0.46	87
Venture capital revenue.....	0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02	42	0	0	49
Net servicing fees	1.49	0.99	77	0.15	-0.41	69	1.01	0.01	88	0.35	0.28	70	0.16	0.52	46
Net securitization income	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44	0	0	49
Net gain (loss) - sales of loans, OREO, and other assets	3.94	3.74	60	1.81	1.88	59	3.80	3.92	63	0.70	1.86	32	-0.09	1.98	8
Other non-interest income.....	6.71	8.65	42	9.27	9.85	57	9	9.65	55	9.82	10.04	63	10.18	7.05	83
Overhead less non-interest income	43.84	29.66	85	45.77	36.23	79	44.05	31.93	80	44.44	31.06	89	44.35	39.75	63
Applicable income taxes / Pretax net operating income (tax equivalent).....	22.11	21.04	60	10.88	17.54	20	18.50	18.63	42	21.50	20.56	57	20.97	18.37	61
Applicable income tax + TE / Pretax net operating income + TE	23.32	22.74	59	15.06	22.86	13	21.66	21.18	46	22.60	23.23	42	22.16	21.35	51

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Real estate loans	7,662,172	6,943,995	7,866,263	6,957,839	6,587,745	10.34	23.10	
Commercial and industrial loans	1,063,010	625,156	1,108,140	635,627	527,552	70.04	126.20	
Loans to individuals	1,554,925	1,201,372	1,519,264	1,149,358	881,432	29.43	188.37	
Loans to depository institutions and acceptances of other banks	11	0	12	0	0		-99.72	
Agricultural loans	12,799	10,502	13,290	11,049	10,933	21.87	95.88	
Other loans and leases	77,153	66,765	92,330	73,301	68,321	15.56	30.79	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	10,370,070	8,847,790	10,599,299	8,827,174	8,075,983	17.21	42.00	
Less: Allowance for loan and lease losses	123,997	92,897	134,427	57,941	55,214	33.48	99.10	
Net loans and leases	10,246,073	8,754,893	10,464,872	8,769,233	8,020,769	17.03	41.51	
Debt securities that reprice or mature in over 1 year	1,947,431	650,005	1,462,827	683,161	693,029	199.60	174.49	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Subtotal	12,193,504	9,404,898	11,927,699	9,452,394	8,713,798	29.65	53.34	
Interest-bearing bank balances	810,143	218,138	657,179	33,711	12,461	271.39	767.61	
Federal funds sold and reverse repos	0	0	0	0	0		-100.00	
Debt securities that reprice or mature within 1 year	86,984	132,782	115,000	154,775	131,186	-34.49	-13.33	
Trading assets	0	0	0	0	0			
Total earning assets	13,090,631	9,755,818	12,699,878	9,640,880	8,857,445	34.18	60.66	
Non-interest-bearing cash and due from depository institutions	308,647	160,204	221,639	149,038	126,672	92.66	193.28	
Premises, fixed assets, and leases	205,897	197,963	208,023	196,516	143,351	4.01	39.21	
Other real estate owned	1,738	1,075	2,232	950	2,498	61.67	-74.61	
Investment in unconsolidated subsidiaries	3,679	3,679	3,679	3,679	3,338	0.00	10.22	
Intangible and other assets	806,035	679,864	838,139	647,163	573,875	18.56	44.80	
Total assets	14,416,627	10,798,603	13,973,590	10,638,226	9,707,179	33.50	60.76	
Quarterly average assets	14,346,608	10,803,847	14,153,149	10,694,530	9,760,348	32.79	60.31	
Average loans and leases (YTD)	10,470,352	8,834,477	10,177,060	8,603,187	7,924,818	18.52	44.37	
Memoranda								
Loans held-for-sale	46,270	6,426	58,786	7,709	0	620.04	416.87	
Loans not held-for-sale	10,323,800	8,841,364	10,540,513	8,819,465	8,075,983	16.77	41.54	
Real estate loans secured by 1–4 family	4,546,438	4,345,537	4,708,019	4,364,536	4,262,585	4.62	11.01	
Commercial real estate loans	3,009,923	2,487,526	3,049,681	2,480,230	2,222,573	21.00	46.30	
Construction and land development	343,717	223,544	344,818	247,010	292,070	53.76	43.78	
Multifamily	473,033	482,006	486,138	486,441	410,606	-1.86	44.75	
Nonfarm nonresidential	2,193,173	1,781,976	2,218,725	1,746,779	1,519,897	23.08	47.04	
Real estate loans secured by farmland	105,811	110,932	108,563	113,073	102,587	-4.62	48.63	
Total investment securities	2,034,415	782,787	1,577,827	837,936	824,215	159.89	150.64	
U.S. Treasury securities	0	0	0	14,991	14,780			
US agency securities (excluding mortgage-backed securities)	253,882	77,850	201,491	102,165	183,931	226.12	15.57	
Municipal securities	100,950	44,697	116,813	26,050	21,164	125.85	20.16	
Mortgage-backed securities	1,677,825	657,920	1,257,600	691,193	600,022	155.02	251.72	
Asset-backed securities	1,758	2,320	1,923	2,618	3,404	-24.22	-93.29	
Other debt securities	0	0	0	919	914		-100.00	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Available-for-sale securities	1,430,131	765,579	1,398,940	819,901	801,450	86.80	82.43	
U.S. Treasury securities	0	0	0	14,991	14,780			
US agency securities (excluding mortgage-backed securities)	129,011	77,850	133,501	102,165	183,931	65.72	-41.27	
Municipal securities	100,950	44,697	116,813	26,050	21,164	125.85	27.89	
Mortgage-backed securities	1,198,412	640,712	1,146,703	673,158	577,257	87.04	163.76	
Asset-backed securities	1,758	2,320	1,923	2,618	3,404	-24.22	-93.29	
Other debt securities	0	0	0	919	914		-100.00	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-11,052	759	779	188	-320			
Available-for-sale securities appreciation (depreciation)	-221	15,877	23,256	4,406	-9,567			
Structured notes, fair value	227	287	241	294	340	-20.91	-96.61	
Pledged securities	190,994	117,324	160,311	121,787	132,390	62.79	-41.18	

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	3,218,106	1,902,798	2,938,185	1,790,291	1,863,258	69.12	147.76
NOW, ATS and transaction accounts	2,711,154	1,899,743	2,631,935	1,856,326	1,414,019	42.71	152.39
Time deposits less brokered deposits < \$250K	1,383,684	1,370,906	1,458,667	1,423,272	1,255,636	0.93	
MMDA and other savings accounts	4,751,095	3,586,527	4,484,963	3,468,836	3,297,723	32.47	74.10
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	12,064,039	8,759,974	11,513,750	8,538,725	7,830,636	37.72	93.35
Time deposits of \$250K or more	150,597	122,850	181,674	142,006	145,597	22.59	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	128,192	91,599	137,661	92,736	105,790	39.95	-9.99
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	2,012	100,000	22,054	153,600	128,600	-97.99	-98.75
Other borrowings w/remaining maturity over 1 year	50,841	53,573	52,206	52,092	0	-5.10	-90.84
Brokered deposits < \$250K	1,487	0	1,735	4,085	3,578		
Noncore funding	333,129	368,022	395,330	444,519	383,565	-9.48	-75.50
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	252,272	121,813	252,123	121,800	111,213	107.10	126.84
Other liabilities	226,193	207,002	273,684	179,897	124,127	9.27	160.16
Total liabilities	12,875,633	9,456,811	12,434,887	9,284,941	8,449,541	36.15	65.13
Equity Capital							
Perpetual preferred stock (including surplus)	105	0	105	0	0		
Common stock	1,272	1,069	1,270	1,069	1,034	18.99	24.95
Common surplus	1,018,717	808,250	1,015,397	805,750	745,926	26.04	41.88
Retained earnings	571,612	561,380	555,480	583,407	557,120	1.82	16.11
Accumulated other comprehensive income	-50,712	-28,907	-33,549	-36,941	-46,442		
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	1,540,994	1,341,792	1,538,703	1,353,285	1,257,638	14.85	31.64
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0	
Total equity capital, including minority interest	1,540,994	1,341,792	1,538,703	1,353,285	1,257,638	14.85	31.64
Total liabilities and capital	14,416,627	10,798,603	13,973,590	10,638,226	9,707,179	33.50	60.76
Memoranda							
Non-interest-bearing deposits	3,218,106	1,902,798	2,938,185	1,790,291	1,863,258	69.12	147.76
Interest-bearing deposits	8,998,017	6,980,026	8,758,974	6,894,525	6,116,553	28.91	65.33
Total deposits	12,216,123	8,882,824	11,697,159	8,684,816	7,979,811	37.53	81.21
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,538,703	1,353,285	1,353,285	1,257,638	1,207,724		
Accounting restatements	0	-9,649	-9,649	-1,226	0		
Net income	40,237	7,939	74,854	110,432	105,491		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	3,322	2,500	-3,453	16,571	15,214		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	213,406	43,288	0		
Less: Dividends declared	24,105	20,317	93,132	76,173	69,922		
Change in other comprehensive income	-17,163	8,034	3,392	2,755	-869		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,540,994	1,341,792	1,538,703	1,353,285	1,257,638		

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Real estate loans	53.15	36.10	85	64.30	38.37	93	56.29	36.22	89	65.40	37.78	95	67.86	53.63	79
Commercial and industrial loans	7.37	13.88	15	5.79	12.73	19	7.93	13.52	18	5.97	12.02	20	5.43	11.42	20
Loans to individuals	10.79	3.42	87	11.13	3.84	87	10.87	3.40	87	10.80	4.20	84	9.08	2.65	87
Loans to depository institutions and acceptances of other banks	0	0.02	66	0	0.03	29	0	0.03	63	0	0.04	29	0	0	44
Agricultural loans.....	0.09	0.19	61	0.10	0.20	65	0.10	0.19	64	0.10	0.24	65	0.11	0.47	54
Other loans and leases.....	0.54	4.29	12	0.62	4.96	9	0.66	4.63	11	0.69	5.01	8	0.70	2.64	34
Net loans and leases.....	71.07	60.99	82	81.07	64.23	95	74.89	61.58	86	82.43	63.77	95	82.63	73.30	87
Debt securities over 1 year.....	13.51	16.70	35	6.02	14.63	9	10.47	15.55	28	6.42	14.60	11	7.14	13.20	20
Mutual funds and equity securities	0	0.06	14	0	0.05	13	0	0.05	13	0	0.06	13	0	0.05	19
Subtotal	84.58	78.43	74	87.09	80.12	78	85.36	78.16	79	88.85	79.65	88	89.77	87.24	69
Interest-bearing bank balances	5.62	9.08	31	2.02	4.14	33	4.70	7.51	32	0.32	3.06	8	0.13	2.30	8
Federal funds sold and reverse repos	0	0.50	27	0	0.78	27	0	0.82	26	0	1.57	25	0	0.01	38
Debt securities 1 year or less	0.60	1.59	29	1.23	1.72	53	0.82	1.68	35	1.45	1.91	55	1.35	2.14	51
Trading assets	0	0.56	19	0	1.27	15	0	1.01	17	0	1.19	15	0	0.02	38
Total earning assets.....	90.80	91.48	42	90.34	89.78	58	90.88	91.05	46	90.62	89.53	66	91.25	92.24	37
Non-interest cash and due from depository institutions.....	2.14	1	95	1.48	1.12	75	1.59	1.07	91	1.40	1.14	68	1.30	1.25	54
Other real estate owned.....	0.01	0.02	54	0.01	0.03	31	0.02	0.02	58	0.01	0.03	31	0.03	0.04	58
All other assets.....	7.06	7.44	45	8.17	9.05	37	7.53	7.82	44	7.97	9.27	34	7.45	6.39	63
Memoranda															
Short-term investments	6.22	11.92	24	3.25	7.73	33	5.53	11.17	24	1.77	7.63	19	1.48	4.70	20
U.S. Treasury securities.....	0	0.98	13	0	0.86	12	0	0.84	17	0.14	1.03	46	0.15	0.37	68
US agency securities (excluding mortgage-backed securities)	1.76	0.73	82	0.72	0.51	67	1.44	0.63	80	0.96	0.54	73	1.89	1.67	67
Municipal securities	0.70	1.77	47	0.41	1.44	34	0.84	1.69	49	0.24	1.34	33	0.22	2.66	21
Mortgage-backed securities	11.64	12.38	49	6.09	11.43	18	9	11.75	41	6.50	11.44	21	6.18	8.73	40
Asset-backed securities	0.01	0.35	56	0.02	0.27	56	0.01	0.32	55	0.02	0.28	57	0.04	0.26	72
Other debt securities	0	0.46	8	0	0.39	9	0	0.42	10	0.01	0.39	28	0.01	0.52	34
Loans held-for-sale.....	0.32	0.46	56	0.06	0.40	32	0.42	0.52	56	0.07	0.39	30	0	0.29	9
Loans held for investment	71.61	61.15	82	81.88	64.43	94	75.43	61.72	88	82.90	63.50	95	83.20	73.24	86
Real estate loans secured by 1–4 family	31.54	11.69	95	40.24	13.18	98	33.69	11.91	96	41.03	13.29	97	43.91	16.83	93
Revolving	3.50	1.51	89	4.77	2.02	90	3.78	1.66	89	4.93	2.07	90	5.76	2.43	90
Closed-end, secured by first liens	25.64	9.76	94	31.84	10.62	95	27.32	9.81	96	32.36	10.69	95	34.44	13.60	93
Closed-end, secured by junior liens	2.40	0.21	97	3.64	0.28	98	2.60	0.22	97	3.74	0.28	98	3.71	0.41	99
Commercial real estate loans	20.88	22.27	44	23.04	23.11	46	21.82	22.22	46	23.31	22.23	50	22.90	33.39	18
Construction and land development	2.38	3.32	41	2.07	3.46	41	2.47	3.40	43	2.32	3.44	46	3.01	4.78	31
Multifamily	3.28	3.21	61	4.46	3.23	70	3.48	3.12	65	4.57	3.01	76	4.23	5.12	58
Nonfarm nonresidential	15.21	14.77	48	16.50	15.32	53	15.88	14.72	50	16.42	14.69	56	15.66	21.85	21
Real estate loans secured by farmland	0.73	0.33	78	1.03	0.35	82	0.78	0.33	79	1.06	0.36	82	1.06	0.88	69

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	73.89	57.91	79	78.48	57.83	83	74.21	57.15	81	78.82	57.46	84	81.57	72.88	66
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	43.84	19.43	94	49.11	20.44	95	44.42	19.43	94	49.44	20.75	95	52.78	23.13	93
Real estate loans secured by 1–4 family.....	4.87	2.45	84	5.82	3.09	82	4.98	2.64	82	5.94	3.15	83	6.93	3.34	84
Revolving	38.98	16.76	94	43.30	17.13	95	39.44	16.59	94	43.50	17.39	94	45.85	19.33	92
Closed-end.....	29.03	35.36	35	28.11	34.31	38	28.77	34.63	37	28.10	33.52	39	27.52	45.57	11
Construction and land development.....	3.31	5.29	38	2.53	5.12	33	3.25	5.26	38	2.80	5.09	38	3.62	6.53	25
1–4 family.....	0.45	1.05	42	0.19	0.98	29	0.38	0.93	39	0.19	0.94	31	0.22	1.52	15
Other.....	2.86	4.21	36	2.33	4	33	2.88	4.19	41	2.61	4.02	41	3.39	4.90	33
Multifamily.....	4.56	5.08	55	5.45	4.90	64	4.59	4.96	54	5.51	4.69	68	5.08	6.76	50
Nonfarm nonresidential	21.15	23.47	42	20.14	22.69	41	20.93	22.93	41	19.79	22.15	43	18.82	30.16	14
Owner-occupied.....	7.33	7.93	51	7.91	7.70	54	7.26	7.68	52	8.20	7.72	56	7.83	10.31	32
Other.....	13.82	15.25	43	12.23	14.76	39	13.68	14.95	43	11.59	14.34	40	10.99	19.35	17
Real estate loans secured by farmland.....	1.02	0.56	75	1.25	0.53	79	1.02	0.54	76	1.28	0.55	79	1.27	1.27	67
Loans to depository institutions and acceptances of other banks.....	0	0.03	66	0	0.08	29	0	0.06	63	0	0.11	29	0	0	44
Commercial and industrial loans	10.25	23.16	8	7.07	20.31	12	10.45	22.17	10	7.20	19.53	11	6.53	16.21	13
Loans to individuals	14.99	6.02	81	13.58	6.48	80	14.33	6.13	80	13.02	7.13	79	10.91	3.89	85
Credit card loans	0.48	0.50	74	0.61	0.71	72	0.49	0.65	72	0.65	0.81	72	0.69	0.04	98
Agricultural loans.....	0.12	0.33	58	0.12	0.31	60	0.13	0.32	62	0.13	0.37	59	0.14	0.69	53
Other loans and leases.....	0.74	8.05	11	0.75	9.38	8	0.87	9.09	11	0.83	9.85	8	0.85	3.74	32
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	496.90	382.51	75	527.09	401.07	69	513.77	381.27	78	535.09	391.26	70	556.58	505.61	64
Real estate loans secured by 1–4 family.....	294.84	124.29	93	329.85	138.65	93	307.49	125.03	94	335.65	138.18	94	360.13	161.34	90
Revolving	32.72	16.14	83	39.08	21.22	76	34.47	17.42	82	40.33	21.26	77	47.26	23.52	82
Closed-end.....	262.11	106.79	92	290.77	115.78	91	273.03	106.14	94	295.32	115.20	93	312.87	134.73	89
Commercial real estate loans	195.19	237.40	34	188.82	240.54	34	199.18	234.65	37	190.74	229.44	38	187.78	316.03	14
Construction and land development.....	22.29	35.26	38	16.97	35.93	31	22.52	35.62	39	19	34.95	38	24.68	44.92	25
1–4 family.....	3.05	6.84	44	1.30	6.92	28	2.62	6.34	42	1.29	6.61	31	1.52	10.21	15
Other.....	19.24	28.01	38	15.67	27.85	34	19.90	28.16	40	17.70	27.32	41	23.16	33.75	34
Multifamily.....	30.68	34.02	57	36.59	33.54	64	31.75	32.74	60	37.41	31.04	69	34.69	48.38	50
Nonfarm nonresidential	142.23	157.71	41	135.26	159.79	40	144.91	155.06	43	134.33	152.10	44	128.41	208.15	18
Owner-occupied.....	49.30	52.99	51	53.10	54.16	54	50.23	52.37	51	55.68	53.07	57	53.41	70.68	32
Other.....	92.93	102.29	45	82.16	103.49	40	94.68	100.54	46	78.65	97.41	42	75	134.17	20
Real estate loans secured by farmland.....	6.86	3.50	76	8.42	3.48	79	7.09	3.44	77	8.70	3.60	79	8.67	8.13	67
Loans to depository institutions and acceptances of other banks.....	0	0.18	66	0	0.38	28	0	0.28	63	0	0.44	29	0	0.01	44
Commercial and industrial loans	68.94	145.22	13	47.45	132.09	13	72.38	139.91	17	48.88	122.02	16	44.57	107.07	16
Loans to individuals	100.84	35.91	85	91.19	40.80	81	99.23	37.47	85	88.39	43.51	79	74.47	24.45	85
Credit card loans	3.23	2.59	75	4.08	3.94	74	3.41	3.30	74	4.42	4.34	75	4.73	0.24	98
Agricultural loans.....	0.83	1.94	60	0.80	1.90	61	0.87	1.88	64	0.85	2.18	61	0.92	4.49	53
Other loans and leases.....	5	47.52	12	5.07	54.71	8	6.03	49.54	11	5.64	52.44	8	5.77	25.58	33
Supplemental															
Non-owner occupied CRE loans / Gross loans	22.11	27.81	34	20.68	27.16	34	21.94	27.32	35	20.37	26.45	38	20.09	35.09	10
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	148.66	185.94	36	138.92	188.67	34	151.90	183.76	37	138.29	178.57	37	137.05	243.62	13
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	197.97	243.39	34	192.02	248.20	33	202.13	240.85	37	193.97	236.10	38	190.47	318.90	14

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Short-term investments	6.22	11.92	24	3.25	7.73	33	5.53	11.17	24	1.77	7.63	19	1.48	4.70	20
Liquid assets	21.02	27.16	32	10.32	22.73	10	16.73	26.22	22	9.32	22.44	7	9.66	15.56	25
Investment securities	14.11	18.78	32	7.25	16.91	10	11.29	17.85	25	7.88	16.99	13	8.49	16.02	16
Net loans and leases	71.07	60.99	82	81.07	64.23	95	74.89	61.58	86	82.43	63.77	95	82.63	73.30	87
Net loans, leases and standby letters of credit	71.38	61.79	81	81.42	65.22	95	75.21	62.48	85	82.81	64.84	95	83.04	73.71	86
Core deposits	83.68	73.69	91	81.12	64.18	94	82.40	70.67	90	80.26	63.09	91	80.67	69.97	83
Noncore funding	2.31	11.95	7	3.41	19.78	3	2.83	14.13	6	4.18	19.36	4	3.95	16.58	10
Time deposits of \$250K or more	1.04	1.96	31	1.14	2.95	20	1.30	2.11	34	1.33	2.94	23	1.50	4.28	13
Foreign deposits	0	0.34	39	0	0.43	38	0	0.36	39	0	0.43	38	0	0	49
Federal funds purchased and repos	0.89	1.22	53	0.85	1.77	46	0.99	1.47	51	0.87	1.94	49	1.09	0.96	63
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	48
Net federal funds purchased (sold)	0.89	0.60	62	0.85	0.97	55	0.99	0.54	62	0.87	0.48	61	1.09	0.97	65
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0.01	1.11	29	0.93	3.69	24	0.16	1.24	34	1.44	3.01	34	1.32	3.63	41
Earning assets that reprice within 1 year	28.16	38.67	24	27.95	39.59	19	28.35	39.38	22	26.84	39.29	15	25.98	32.35	34
Interest-bearing liabilities that reprice within 1 year	6.53	7.73	55	7.85	10.23	39	7.09	8.20	56	8.55	10.19	47	5.70	18.20	11
Long-term debt that reprices within 1 year	0	0.28	30	0	0.79	26	0	0.47	27	0	0.96	25	0	0.16	39
Net assets that reprice within 1 year	21.63	29.49	32	20.10	27.26	33	21.26	29.11	32	18.29	26.63	27	20.29	12.98	63
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-4.62	-0.51	40	0.18	14.37	15	-3.16	3.20	33	2.71	14.45	19	2.75	13.54	20
Net short-term noncore funding dependence	-5.40	-6.88	52	-0.81	4.94	25	-4.07	-4.76	47	1.69	3.38	36	2.05	8.57	24
Short-term investment / Short-term noncore funding	376.68	246.74	78	127.92	77.70	78	269.06	184.19	74	54.08	77.77	51	44.56	62.28	59
Liquid assets - short-term noncore funding / Nonliquid assets	24.52	30.67	44	8.67	16.50	41	17.63	28.18	40	6.66	16.97	34	7.02	4.17	61
Net loans and leases / Total deposits	83.87	76.22	73	98.56	88.34	80	89.47	79.43	76	100.97	90.31	80	100.51	92.88	71
Net loans and leases / Core deposits	84.93	83.77	60	99.94	101.46	52	90.89	88.34	63	102.70	103.93	55	102.43	106.50	45
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.77	0.62	9	0.06	1.57	17	0.06	1.57	17	0.02	0.72	17	-0.03	-0.47	69
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.02	1.31	21	1.29	3.85	19	1.65	4.31	15	0.35	1.36	26	-0.85	-1.95	72
Structured notes appreciation (depreciation) / Tier 1 capital	0	0	31	0	-0.04	54	0	0.02	31	0	0	25	0	-0.04	74
Percent of Investment Securities															
Held-to-maturity securities	29.70	12.84	79	2.20	12.92	40	11.34	11.38	60	2.15	12.67	40	2.76	10.76	49
Available-for-sale securities	70.30	85.49	21	97.80	85.17	62	88.66	87.23	40	97.85	85.40	62	97.24	88.32	52
U.S. Treasury securities	0	5.10	13	0	5.04	12	0	4.72	16	1.79	6.15	52	1.79	2.08	73
US agency securities (excluding mortgage-backed securities)	12.48	4.35	84	9.95	3.36	83	12.77	4.01	83	12.19	3.49	87	22.32	11	79
Municipal securities	4.96	9.71	47	5.71	8.69	50	7.40	9.83	54	3.11	7.75	42	2.57	16.63	21
Mortgage-backed securities	82.47	66.67	73	84.05	68.40	70	79.70	66.64	67	82.49	67.43	70	72.80	54.50	76
Asset-backed securities	0.09	1.97	56	0.30	1.67	59	0.12	1.91	54	0.31	1.66	60	0.41	1.54	72
Other debt securities	0	3.05	8	0	2.67	9	0	3.01	9	0.11	2.94	36	0.11	3.75	36
Mutual funds and equity securities	0	0.36	14	0	0.35	13	0	0.35	13	0	0.40	13	0	0.41	19
Debt securities 1 year or less	4.28	9.29	34	16.96	10.98	75	7.29	10.55	46	18.47	11.86	76	15.92	13.91	65
Debt securities 1 to 5 years	41.88	16.09	88	58.57	17.72	92	37.03	17.03	88	59.01	17.94	92	59.94	23.42	96
Debt securities over 5 years	53.85	72.48	20	24.47	67.50	9	55.68	69.86	22	22.52	66.02	8	24.15	58.36	12
Pledged securities	9.39	33.48	18	14.99	36.65	21	10.16	35.67	20	14.53	30.57	28	16.06	42.20	20
Structured notes, fair value	0.01	0.05	85	0.04	0.04	83	0.02	0.02	87	0.04	0.03	86	0.04	0.15	78
Percent Change from Prior Like Quarter															
Short-term investments	155.65	156.41	58	118.17	53.90	78	309.67	183.32	75	31.21	26.69	65	-10.94	16.28	30
Investment securities	159.89	31.91	96	-9.43	9.51	9	88.30	23.62	92	1.66	11.75	32	0.24	8.02	34
Core deposits	37.72	29.18	80	2.72	12	13	34.84	26.88	79	9.04	11.23	57	0.69	10.40	13
Noncore funding	-9.48	-25.09	70	20.06	16.35	65	-11.07	-12.18	51	15.89	6.59	72	55	6.76	91

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			2,140,729	1,893,142	1,753,420
Commit: Secured commercial real estate loans	380,432	310,981	366,263	380,319	402,706
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	225,610	201,817	225,095
Securities underwriting	43,937	37,855	45,137	40,303	39,658
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	45,820	6,229	57,681	7,564	0
Written options contracts (interest rate)	53,137	55,014	53,384	55,245	28,848
Purchased options contracts (interest rate)	53,137	55,014	53,384	55,245	28,848
Interest rate swaps	1,174,701	949,179	1,157,564	738,616	396,033
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Percent of Total Assets														
Loan commitments (reported semiannually, June/Dec)						15.32	22.01	26	17.80	23.52	34	18.06	17.31	58
Standby letters of credit	0.30	0.67	31	0.35	0.78	31	0.32	0.71	34	0.38	0.84	33	0.41	0.35
Commercial and similar letters of credit	0	0.02	20	0	0.02	19	0	0.02	20	0	0.02	17	0	0.01
Securities lent	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.50
Credit derivatives - notional amount (holding company as guarantor)	0	0.28	26	0	0.41	27	0	0.35	26	0	0.42	27	0	0.02
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.01
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.17	34	0	0.23	34	0	0.25	34	0	0.30	33	0	0.01
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.16	34	0	0.38	34	0	0.30	33	0	0.45	34	0	0.47
Derivative contracts	9.20	42.67	29	9.87	54.47	23	9.46	48.62	27	8.05	68.47	22	4.67	6.51
Interest rate contracts	9.20	30.32	31	9.87	40.32	25	9.46	34.36	29	8.05	47.31	23	4.67	6.40
Interest rate futures and forward contracts	0.32	4.59	46	0.06	11.14	29	0.41	6.21	41	0.07	10.67	29	0	0.25
Written options contracts (interest rate)	0.37	2	41	0.51	2.54	37	0.38	2.18	35	0.52	2.47	50	0.30	0.26
Purchased options contracts (interest rate)	0.37	1.45	62	0.51	1.56	62	0.38	1.46	61	0.52	2.65	64	0.30	0.07
Interest rate swaps	8.15	20.33	36	8.79	23.70	31	8.28	20.83	34	6.94	28.86	28	4.08	5.18
Foreign exchange contracts	0	6.19	25	0	6.58	22	0	6.01	25	0	10.12	22	0	0.47
Futures and forward foreign exchange contracts	0	3.83	26	0	4.16	23	0	3.47	25	0	5.23	23	0	0.47
Written options contracts (foreign exchange)	0	0.03	41	0	0.05	39	0	0.03	40	0	0.05	39	0	0.49
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.05	39	0	0.04	40	0	0.08	39	0	0.49
Foreign exchange rate swaps	0	0.71	39	0	0.85	38	0	0.77	39	0	2.03	38	0	0.49
Equity, commodity, and other derivative contracts	0	0.80	33	0	1.75	32	0	1.86	32	0	3.32	31	0	0.48
Commodity and other futures and forward contracts	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.49
Written options contracts (commodity and other)	0	0.27	38	0	0.51	35	0	0.52	36	0	0.98	35	0	0.49
Purchased options contracts (commodity and other)	0	0.18	38	0	0.42	35	0	0.37	36	0	0.94	34	0	0.48
Commodity and other swaps	0	0.27	37	0	0.31	35	0	0.32	36	0	0.38	35	0	0.49
Percent of Average Loans and Leases														
Loan commitments (reported semiannually, June/Dec)						21.03	42.82	20	22.01	45.53	20	22.13	25.18	36

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	1,326,795	1,065,436	1,322,013	856,670	453,729
Interest rate contracts	1,326,795	1,065,436	1,322,013	856,670	453,729
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	45,820	6,229	57,681	7,564	0
Written options	53,137	55,014	53,384	55,245	28,848
Exchange-traded	0	0	0	0	0
Over-the-counter	53,137	55,014	53,384	55,245	28,848
Purchased options	53,137	55,014	53,384	55,245	28,848
Exchange-traded	0	0	0	0	0
Over-the-counter	53,137	55,014	53,384	55,245	28,848
Swaps	1,174,701	949,179	1,157,564	738,616	396,033
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	1,326,795	1,065,436	1,322,013	856,670	453,729
Interest rate contracts	1,326,795	1,065,436	1,322,013	856,670	453,729
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,199,555	975,909	1,182,664	765,578	420,007
One year or less	0	0	0	0	0
Over 1 year to 5 years	203,485	236,429	157,337	80,328	40,833
Over 5 years	996,070	739,480	1,025,327	685,250	379,174
Gross negative fair value (absolute value)	34,511	55,147	53,792	20,968	6,407
Gross positive fair value	40,021	55,279	61,362	21,671	6,407
Held for trading	0	0	0	0	0
Non-traded	40,021	55,279	61,362	21,671	6,407
Current credit exposure on risk-based capital derivative contracts	34,511	54,575	53,791	20,968	318
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	100	94.52	76	100	94.85	79	100	94.10	77	100	93.44	80	100	99.91	54
Percent of Notional Amount															
Interest rate contracts	0	3.16	25	0	3.08	22	0	3.49	25	0	3.20	22	0	0	46
Foreign exchange contracts	0	1.04	33	0	1.10	32	0	1.17	32	0	1.64	31	0	0	47
Futures and forwards	3.45	12.82	40	0.58	13.53	20	4.36	14.05	39	0.88	13.49	19	0	11.75	16
Written options	4	8.11	44	5.16	7.86	47	4.04	8.18	44	6.45	5.91	63	6.36	11.14	61
Exchange-traded	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0	49
Over-the-counter	4	7.80	46	5.16	7.35	48	4.04	7.73	47	6.45	5.10	67	6.36	10.65	61
Purchased options	4	3.58	65	5.16	3.47	68	4.04	3.42	69	6.45	4.42	70	6.36	1.29	88
Exchange-traded	0	0.11	42	0	0.19	40	0	0.15	40	0	0.28	39	0	0	49
Over-the-counter	4	3.15	67	5.16	2.77	73	4.04	2.86	72	6.45	3.35	75	6.36	1.22	88
Swaps	88.54	69.64	62	89.09	69.06	69	87.56	68.76	62	86.22	69.75	58	87.28	65.42	50
Held for trading	0	42.14	20	0	45.49	17	0	43.53	19	0	44.16	18	0	13.60	38
Interest rate contracts	0	36.29	20	0	38.85	17	0	36.62	19	0	37.24	18	0	12.87	38
Foreign exchange contracts	0	1.47	33	0	1.52	31	0	1.60	32	0	1.60	30	0	0	48
Equity, commodity, and other contracts	0	0.51	40	0	0.72	37	0	0.68	38	0	0.83	36	0	0	49
Non-traded	100	57.86	79	100	54.51	82	100	56.47	80	100	55.84	81	100	86.40	61
Interest rate contracts	100	54.11	87	100	52.13	89	100	53.82	87	100	52.22	88	100	85.51	64
Foreign exchange contracts	0	0.45	33	0	0.31	33	0	0.46	34	0	0.34	33	0	0	47
Equity, commodity, and other contracts	0	0.12	37	0	0.08	38	0	0.10	37	0	0.13	38	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	90.41	90.92	31	91.60	91.11	38	89.46	91.48	29	89.37	93.86	25	92.57	82.85	43
One year or less	0	26.80	3	0	31.34	3	0	32.05	4	0	32.17	2	0	12.75	13
Over 1 year to 5 years	15.34	28.69	33	22.19	27.94	44	11.90	27.06	27	9.38	30.45	23	9	22.66	40
Over 5 years	75.07	30.03	92	69.41	31.18	89	77.56	29.56	94	79.99	28.09	93	83.57	36.28	86
Gross negative fair value (absolute value)	2.60	1.21	91	5.18	1.98	91	4.07	1.55	92	2.45	0.83	94	1.41	0.66	86
Gross positive fair value	3.02	1.70	93	5.19	2.69	91	4.64	2.23	97	2.53	1.19	91	1.41	1.10	72
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.05	51	0.04	0.11	54	0.04	0.07	57	0.02	0.06	52	0.01	0.01	67
Gross positive fair value (X)	0.03	0.07	41	0.04	0.13	35	0.04	0.09	42	0.02	0.07	37	0.01	0.01	59
Held for trading (X)	0	0.05	21	0	0.10	18	0	0.07	19	0	0.06	18	0	0	40
Non-traded (X)	0.03	0.01	75	0.04	0.02	82	0.04	0.02	84	0.02	0.01	77	0.01	0.01	69
Current credit exposure (X)	0.02	0.05	45	0.04	0.09	41	0.04	0.06	47	0.02	0.05	43	0	0	41
Credit losses on derivative contracts	0	0	47	0	0	45	0	0	43	0	0	45	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	46	0	0	47	0	0	50
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.35	0.61	49	0.65	1.16	47	0.54	0.85	50	0.25	0.73	44	0	0.06	42

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018						
Change: Allowance for Loan and Lease Losses excluding ATTR															
Beginning balance		134,427		57,941		57,941		55,214		56,795					
Gross losses		8,366		5,266		34,718		26,212		29,641					
Write-downs, transfers to loans held-for-sale		0		0		0		0		0					
Recoveries		3,556		1,793		7,592		6,280		7,728					
Net losses		4,810		3,473		27,126		19,932		21,913					
Provision for loan and lease losses		-5,620		27,637		83,975		22,659		20,332					
Adjustments		0		10,792		19,637		0		0					
Ending balance		123,997		92,897		134,427		57,941		55,214					
Memo: Allocated transfer risk reserve (ATTR)		0		0		0		0		0					
Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Provision for loan and lease losses / Average assets	-0.16	-0.11	35	1.02	0.87	66	0.64	0.51	72	0.22	0.15	72	0.21	0.12	80
Provision for loan and lease losses / Average loans and leases	-0.21	-0.20	42	1.25	1.41	55	0.83	0.82	55	0.26	0.24	62	0.26	0.16	75
Provision for loan and lease losses / Net loan and lease losses	-116.84	-168.35	37	795.77	730.69	68	309.57	487.86	44	113.68	130.58	50	92.79	182.69	27
Allowance for loan and lease losses / Total loans and leases not held for sale	1.20	1.49	31	1.05	1.32	26	1.28	1.58	32	0.66	0.83	35	0.68	0.94	22
Allowance for loan and lease losses / Total loans and leases	1.20	1.47	32	1.05	1.30	28	1.27	1.55	34	0.66	0.81	37	0.68	0.93	23
Allowance for loan and lease losses / Net loans and leases losses (X)	6.44	18.09	31	6.69	10.10	57	4.96	11.58	34	2.91	8.03	30	2.52	21.35	8
Allowance for loan and lease losses / Nonaccrual assets	55.32	291.29	4	108.74	310.68	12	129.99	299.17	17	84.13	218.72	18	76.39	285.36	12
ALLL / 90+ days past due + nonaccrual loans and leases	55.32	246.27	7	108.74	221.69	20	129.99	244.34	24	83.95	151.73	28	76.24	259.30	15
Gross loan and lease losses / Average loans and leases	0.32	0.24	72	0.24	0.34	50	0.34	0.34	62	0.30	0.28	65	0.37	0.15	88
Recoveries / Average loans and leases	0.14	0.08	78	0.08	0.07	64	0.07	0.07	65	0.07	0.08	56	0.10	0.05	79
Net losses / Average loans and leases	0.18	0.16	64	0.16	0.27	49	0.27	0.27	62	0.23	0.21	63	0.28	0.09	87
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	46	0	0	44	0	0	40	0	0	48
Recoveries / Prior year-end losses	10.24	7.39	73	6.84	8.09	53	28.96	33.98	49	21.19	36.22	26	24.73	51.25	38
Earnings coverage of net loan and lease losses (X)	9.61	25.70	37	10.54	17.23	49	6.51	22.91	30	8.22	24.40	33	7.04	29.27	26
Net Loan and Lease Losses By Type	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Real estate loans	0.27	0.03	93	0.02	0.01	56	0.04	0.04	60	0.07	0.01	92	0.12	0.01	96
Real estate loans secured by 1–4 family	0.08	-0.01	93	0.03	0.01	67	0	0.01	56	0.03	0.01	72	0.06	0.01	86
Revolving	0.05	-0.03	82	0.12	0	83	-0.01	0.01	36	0.06	0.02	68	0.11	0.02	85
Closed-end	0.08	-0.01	93	0.02	0.01	65	0.01	0	62	0.03	0	78	0.05	0.01	84
Commercial real estate loans	0.58	0.05	96	0	0.01	24	0.10	0.07	73	0.15	0.01	95	0.23	0.01	98
Construction and land development	2.33	0	96	-0.01	-0.01	31	-0.01	0	30	1.62	-0.01	99	1.57	-0.02	99
1–4 family	0	0	58	0	0	60	0	0	59	0	0	55	0	0	54
Other	2.33	0	97	-0.01	-0.01	25	-0.01	0	26	1.62	-0.01	99	1.57	-0.02	99
Multifamily	-0.01	0	9	0	0	12	-0.04	0	4	0	0	18	0.05	0	94
Nonfarm nonresidential	0.43	0.07	90	0	0.02	24	0.15	0.11	73	-0.01	0.02	13	0.02	0.02	68
Owner-occupied	-0.01	0.01	9	0.02	0.01	81	0.02	0.02	64	-0.01	0.01	9	0.01	0.01	72
Other	0.44	0.06	91	-0.03	0.01	7	0.13	0.08	77	0	0.01	27	0.01	0.01	77
Real estate loans secured by farmland	-0.03	0	9	0	0.01	51	0.09	0.02	87	-0.02	0.01	11	0	0	49
Commercial and industrial loans	-0.78	0.20	0	0.31	0.48	53	1.32	0.47	89	0.87	0.37	85	0.33	0.18	74
Loans to individuals	0.35	1.06	21	0.77	1.43	37	0.50	1.13	30	0.70	1.17	38	1.22	0.71	79
Credit card loans	2.74	2.41	54	3.22	3.52	35	2.51	2.92	37	2.27	3.11	31	2.96	1.65	70
Agricultural loans	0	0.02	50	0	0.11	43	0	0.19	35	0	0.08	37	0	0.03	43
Loans to foreign governments and institutions			0		0			0			0				
Other loans and leases	1.42	0.09	96	2.52	0.15	98	1.74	0.15	96	1.80	0.15	96	2.42	0.28	93

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases.....		52,012		73,226		68,332		63,396		64,689
90+ days past due loans and leases		0		0		0		147		145
Nonaccrual loans and leases.....		224,151		85,431		103,417		68,870		72,281
Total past due and nonaccrual loans and leases.....		276,163		158,657		171,749		132,413		137,115
Restructured 30–89 days past due		1,054		2,069		1,283		1,378		2,108
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		7,390		17,374		10,703		9,043		15,307
Total restructured loans and leases		8,444		19,443		11,986		10,421		17,415
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale.....		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0
Restructured loans and leases in compliance		19,067		13,908		20,148		21,578		16,192
Other real estate owned.....		1,738		1,075		2,232		950		2,498
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases.....	0.50	0.33	78	0.83	0.52	83	0.64	0.39	80	0.72
90+ days past due loans and leases	0	0.11	8	0	0.12	10	0	0.12	9	0
Nonaccrual loans and leases.....	2.16	0.65	94	0.97	0.57	83	0.98	0.66	80	0.78
90+ days past due and nonaccrual loans and leases.....	2.16	0.82	90	0.97	0.75	72	0.98	0.85	70	0.78
30–89 days past due restructured.....	0.01	0.01	74	0.02	0.01	74	0.01	0.01	70	0.02
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0
Nonaccrual restructured.....	0.07	0.13	44	0.20	0.14	67	0.10	0.13	49	0.10
30–89 days past due loans held for sale	0	0	41	0	0	40	0	0	38	0
90+ days past due loans held for sale.....	0	0	42	0	0	43	0	0	41	0
Nonaccrual loans held for sale	0	0	39	0	0	39	0	0.01	38	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.50	0.33	78	0.83	0.52	83	0.64	0.40	80	0.72
90+ days past due assets	0	0.11	8	0	0.12	9	0	0.12	8	0
Nonaccrual assets	2.16	0.66	94	0.97	0.58	83	0.98	0.67	79	0.78
30+ days past due and nonaccrual assets	2.66	1.18	90	1.79	1.32	82	1.62	1.29	73	1.50
Percent of Total Assets										
90+ days past due and nonaccrual assets	1.55	0.50	93	0.79	0.48	84	0.74	0.52	81	0.65
90+ days past due and nonaccrual assets + other real estate owned	1.57	0.53	93	0.80	0.51	81	0.76	0.55	79	0.66
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	1.71	0.58	94	0.95	0.57	86	0.91	0.60	82	0.87
Allowance for loan and lease losses	198.40	69.27	93	110.32	74.58	83	94.53	66.66	80	160.12
Equity capital + allowance for loan and lease losses	14.78	5.03	94	7.14	4.68	79	7.60	4.97	82	6.57
Tier 1 capital + allowance for loan and lease losses.....	15.71	5.96	94	7.72	5.89	71	8.25	6.05	73	7.13
Loans and leases + other real estate owned	2.37	0.97	91	1.16	0.91	74	1.20	0.97	74	1.05

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.56	0.31	83	0.79	0.48	82	0.62	0.39	79	0.63	0.38	82	0.77	0.29	90
	90+ days past due	0	0.13	15	0	0.12	16	0	0.16	14	0	0.16	32	0	0.03	44
	Nonaccrual.....	2.59	0.76	93	0.84	0.54	78	0.93	0.76	68	0.77	0.46	80	0.87	0.48	82
Commercial and industrial	30–89 days past due.....	0.25	0.22	66	1.24	0.36	95	0.50	0.23	82	1.11	0.31	92	0.21	0.23	60
	90+ days past due	0	0.02	15	0	0.03	17	0	0.03	16	0	0.05	14	0	0.02	32
	Nonaccrual.....	1.66	0.69	89	3.54	0.90	96	1.87	0.75	92	1.67	0.83	86	1.85	0.61	89
Individuals	30–89 days past due.....	0.43	0.53	45	0.90	0.84	49	0.82	0.83	54	1.05	0.83	62	1.45	0.68	82
	90+ days past due	0	0.11	20	0	0.15	19	0	0.14	19	0	0.17	33	0	0.03	64
	Nonaccrual.....	0.32	0.22	72	0.36	0.19	76	0.47	0.28	77	0.38	0.17	81	0.53	0.15	88
Depository institution loans	30–89 days past due.....	0	0.01	44		0.01		0	0	46		0				0
	90+ days past due	0	0	50		0		0	0	46		0				0
	Nonaccrual.....	0	0	47		0		0	0	47		0				0
Agricultural	30–89 days past due.....	0	0.17	31	0	0.35	28	0	0.17	28	0	0.24	26	0	0.11	34
	90+ days past due	0	0	44	0	0.02	40	0	0	44	0	0	42	0	0.01	44
	Nonaccrual.....	0	0.44	25	0	0.76	25	0	0.49	24	0	0.67	22	0	0.46	31
Foreign governments	30–89 days past due.....		0.03			10.34			0			0.07				
	90+ days past due		0			0			0			0				
	Nonaccrual.....		0.04			0.05			0.09			0.03				
Other loans and leases	30–89 days past due.....	0	0.13	16	0.07	0.26	46	1.70	0.18	95	0.17	0.20	60	0.14	0.18	70
	90+ days past due	0	0.01	34	0	0.01	31	0	0.01	33	0	0.01	30	0	0	41
	Nonaccrual.....	3.81	0.15	99	0.63	0.13	89	2.92	0.15	99	0.35	0.13	83	0.43	0.04	91

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Memoranda																
1–4 family	30–89 days past due	0.58	0.47	68	1	0.73	76	0.80	0.65	72	0.83	0.67	72	1.03	0.52	81
	90+ days past due	0	0.28	18	0	0.24	17	0	0.33	16	0	0.31	32	0	0.04	47
	Nonaccrual	0.51	0.88	30	0.57	0.79	43	0.61	0.89	41	0.61	0.73	47	0.62	0.61	56
Revolving	30–89 days past due	0.27	0.31	47	0.65	0.50	63	0.35	0.48	44	0.49	0.45	55	0.54	0.36	71
	90+ days past due	0	0.03	32	0	0.03	31	0	0.03	30	0.01	0.05	60	0.01	0.02	76
	Nonaccrual	0.61	1.31	42	0.59	1.07	46	0.79	1.13	56	0.67	1	53	0.50	0.35	72
Closed-end	30–89 days past due	0.62	0.48	68	1.04	0.76	75	0.85	0.65	73	0.88	0.70	71	1.10	0.54	83
	90+ days past due	0	0.31	20	0	0.27	19	0	0.38	17	0	0.35	36	0	0.05	50
	Nonaccrual	0.49	0.85	32	0.57	0.77	45	0.59	0.87	41	0.60	0.70	50	0.64	0.64	58
Junior lien	30–89 days past due	0.04	0.01	87	0.10	0.02	95	0.06	0.02	89	0.07	0.02	90	0.09	0.02	91
	90+ days past due	0	0	35	0	0	32	0	0	32	0	0	29	0	0	38
	Nonaccrual	0.05	0.05	57	0.06	0.05	65	0.05	0.04	59	0.06	0.04	63	0.06	0.03	74
Commercial real estate	30–89 days past due	0.48	0.22	84	0.44	0.28	79	0.32	0.26	69	0.25	0.18	72	0.28	0.16	75
	90+ days past due	0	0.02	24	0	0.01	23	0	0.02	23	0	0.03	19	0	0.02	68
	Nonaccrual	5.70	0.62	97	1.24	0.32	95	1.32	0.62	87	1	0.23	97	1.33	0.41	92
Construction and development	30–89 days past due	1.38	0.22	93	0.33	0.32	64	0.61	0.28	79	0	0.28	12	0	0.17	42
	90+ days past due	0	0.01	35	0	0.01	32	0	0.01	35	0	0.02	33	0	0	44
	Nonaccrual	8.76	0.50	96	2.20	0.24	94	2.90	0.41	91	1.99	0.20	94	3.12	0.18	96
1–4 family	30–89 days past due	0.05	0.03	72	0	0.06	24	0	0.03	28	0	0.06	25	0	0.07	65
	90+ days past due	0	0	44	0	0	41	0	0	42	0	0	41	0	0	48
	Nonaccrual	7.54	0.02	99	0	0.03	30	1.23	0.03	98	0	0.02	30	0.07	0.04	82
Other	30–89 days past due	1.33	0.16	93	0.33	0.24	72	0.61	0.22	84	0	0.20	15	0	0.06	28
	90+ days past due	0	0	38	0	0.01	36	0	0	40	0	0.01	35	0	0	45
	Nonaccrual	1.22	0.43	86	2.20	0.18	95	1.66	0.35	88	1.99	0.17	95	3.05	0.10	97
Multifamily	30–89 days past due	0.02	0.08	61	0.56	0.10	91	0.16	0.09	76	0.02	0.08	53	0	0.03	36
	90+ days past due	0	0	45	0	0	45	0	0	45	0	0	41	0	0	46
	Nonaccrual	0.31	0.13	81	0.02	0.06	47	0.31	0.11	84	0.02	0.05	52	0.26	0.04	89
Nonfarm non-residential	30–89 days past due	0.44	0.20	81	0.42	0.27	74	0.31	0.23	69	0.35	0.14	85	0.41	0.17	81
	90+ days past due	0	0.02	27	0	0.02	27	0	0.02	26	0	0.03	22	0.01	0.02	72
	Nonaccrual	6.38	0.78	99	1.45	0.37	96	1.29	0.80	76	1.13	0.28	97	1.28	0.52	86
Owner Occupied	30–89 days past due	0.08	0.06	69	0.20	0.11	77	0.28	0.07	93	0.21	0.07	92	0.04	0.08	56
	90+ days past due	0	0	33	0	0.01	33	0	0	33	0	0.01	26	0	0	38
	Nonaccrual	1.50	0.32	97	0.68	0.20	95	0.73	0.27	90	0.71	0.16	96	0.69	0.20	88
Other	30–89 days past due	0.36	0.12	86	0.22	0.14	72	0.04	0.14	45	0.14	0.07	80	0.37	0.07	91
	90+ days past due	0	0.01	34	0	0.01	35	0	0.01	33	0	0.01	30	0.01	0.01	80
	Nonaccrual	4.88	0.40	99	0.76	0.16	94	0.57	0.44	65	0.43	0.10	92	0.59	0.22	79
Farmland	30–89 days past due	1.74	0.13	96	0.30	0.32	63	1.21	0.11	93	1.25	0.23	90	0.62	0.09	90
	90+ days past due	0	0.01	45	0	0.01	42	0	0	45	0	0.01	42	0	0	46
	Nonaccrual	3.82	1.14	86	2.86	1.10	81	3.41	1.13	86	2.08	0.84	79	1.56	0.49	82
Credit card	30–89 days past due	0.80	0.75	45	1.09	1.31	29	3.01	0.95	94	0.93	1.19	24	0.94	1.03	66
	90+ days past due	0	0.56	14	0	0.83	14	0	0.63	13	0	0.78	12	0	0.26	36
	Nonaccrual	0.39	0.10	86	0.68	0.09	92	1.12	0.05	97	0.73	0.11	90	0.71	0.07	90

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020		12/31/2020		12/31/2019		12/31/2018							
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,019,989	809,319		1,016,667		806,819		746,959							
Retained earnings	595,799	571,029		565,129		583,407		557,120							
Accumulated other comprehensive income (AOCI)	-50,712	-28,907		-33,549		-36,941		-46,442							
Common equity tier 1 minority interest	0	0		0		0		0							
Common equity tier 1 capital before adjustments/deductions	1,565,076	1,351,441		1,548,247		1,353,285		1,257,637							
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	286,796	252,638		288,618		254,289		265,104							
Accumulated other comprehensive income-related adjustments	-50,712	-28,907		-33,549		-36,941		-39,696							
Other deductions from common equity tier 1 capital	11,662	11,678		11,662		11,678		11,699							
Subtotal:	1,317,330	1,116,032		1,281,516		1,124,259		1,020,530							
Adjustments and deductions for common equity tier 1 capital	0	0		0		0		0							
Common equity tier 1 capital	1,317,330	1,116,032		1,281,516		1,124,259		1,020,530							
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	124,870	118,134		124,805		118,121		107,875							
Non-qualifying capital instruments	0	0		0		0		0							
Tier 1 minority interest not included in common equity tier 1 capital	0	0		0		0		0							
Additional tier 1 capital before deductions	124,870	118,134		124,805		118,121		107,875							
Less: Additional tier 1 capital deductions	0	0		0		0		0							
Additional tier 1 capital	124,870	118,134		124,805		118,121		107,875							
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	123,518	0		123,434		0		0							
Non-qualifying capital instruments	0	0		0		0		0							
Total capital minority interest not included in tier 1 capital	0	0		0		0		0							
Allowance for loan and lease losses in tier 2 capital	101,553	85,077		124,443		57,941		55,214							
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	225,071	85,077		247,877		57,941		55,214							
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0		0		0		0							
Tier 2 capital	225,071	85,077		247,877		57,941		55,214							
Exited advanced approach tier 2 capital															
Total capital	1,667,271	1,319,243		1,654,198		1,300,321		1,183,619							
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	14,370,795	10,813,496		14,162,798		10,694,530		9,760,348							
Less: Deductions from common equity tier 1 capital	298,458	264,316		300,281		265,967		276,803							
Less: Other deductions	0	0		0		0		0							
Total assets for leverage ratio	14,072,337	10,549,180		13,862,517		10,428,563		9,483,545							
Total risk-weighted assets	9,905,417	8,385,454		9,939,933		8,281,761		7,475,566							
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	13.30	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column B	0	0.28	46	13.31	0.28	46	12.89	0.30	46	13.58	0.29	46	13.65	0	50
Tier 1 capital, column A	14.56	13.31	75	14.72	12.25	86	14.15	13.08	77	15	12.78	82	15.09	13.03	78
Tier 1 capital, column B	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0	50
Total capital, column A	16.83	15.37	80	15.73	14.01	82	16.64	15.23	76	15.70	14.36	74	15.83	14.48	78
Total capital, column B	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0	50
Tier 1 leverage	10.25	9.15	79	11.70	9.43	93	10.14	9.13	79	11.91	9.76	91	11.90	10.37	81
Supplementary leverage ratio, advanced approaches HCs		7.94			7.28			8.72			7.41				

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			2,633			2,623			9,799			8,929				9,531	0.38	-3.98
Other insurance activities income			2,633			2,623			9,799			8,929				9,531	0.38	-3.98
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			252,599			190,127			253,951			189,091				171,079	32.86	49.90

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018				
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct											
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0	0	40	0	0.01	38	0	0	39	0	0.01	37	0	0	48		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	54.39			56.62			53.67			51.47			66.67				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	45.61			43.38			46.33			48.53			33.33				
Separate account assets (L/H) / Total life assets	12.21			10.89			11.24			7.26			0				
Insurance activities revenue / Adjusted operating income	1.88	0.38	87	2.21	0.40	89	1.76	0.41	88	1.87	0.47	88	2.15	0.46	87		
Premium income / Insurance activities revenue	0	2.23	43	0	2.84	40	0	2.84	40	0	7.32	37	0	0	48		
Credit related premium income / Total premium income	33.33			45.10			38.23			34.91			50				
Other premium income / Total premium income	66.67			54.90			61.77			65.09			50				
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.05	44	0	0.03	44	0	0.08	39	0	0	48		
Insurance net income (P/C) / Equity (P/C)	22.15			9.66			15.59			19.86			72.25				
Insurance net income (L/H) / Equity (L/H)	3.56			-116.81			3.62			5.13							
Insurance benefits, losses, expenses / Insurance premiums	1,367.96			1,046.57			447.82			233.61			116.87				
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0				
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	49		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	16.13	11	71	14.33	11.59	61	16.48	11.03	72	14.54	11.51	61	14.45	13.70	49		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.50	37	0	0.78	36	0	0.75	37	0	1.39	34	0	0	49		

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Yield: Foreign loans		0.69			0.99			0.87			1.25				0
Cost: Interest-bearing deposits.....		0.13			0.79			0.42			1.19				1.85
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			4.10			5.18			27.03				
Commercial and industrial loans		1.94			0.37			0.64			0.29				3.83
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases.....		-6.17			12.26			-2.40			22.48				-27.26
Total selected assets.....		-2.56			7.32			2.04			12.40				5.03
Deposits		2.95			13.75			3.46			10.36				-2.42

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0
Dollar Amount in Thousands					
	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		73,145	195	656	110,665	105,638	37410.26	43438.69
Dividends		73,000	0	0	110,000	105,000		
Interest		31	82	201	209	183	-62.20	-42.59
Management and service fees		0	0	0	0	0		
Other income		114	113	455	456	455	0.88	0.00
Income from nonbank subsidiaries		17	31	93	144	120	-45.16	-91.87
Dividends		17	31	93	144	120	-45.16	-10.53
Interest		0	0	0	0	0		-100.00
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		73,162	226	749	110,809	105,758	32272.57	19306.37
Securities gains (losses)		0	0	0	29	147		-100.00
Other operating income		0	0	0	0	46		-100.00
Total operating income		73,162	226	749	110,838	105,951	32272.57	16267.34
Operating Expenses								
Personnel expenses		150	147	637	744	977	2.04	-26.83
Interest expense		1,346	0	1,679	0	0		
Other expenses		1,038	1,359	6,092	6,005	5,870	-23.62	-26.02
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		2,534	1,506	8,408	6,749	6,847	68.26	57.59
Income (loss) before taxes		70,628	-1,280	-7,659	104,089	99,104		
Applicable income taxes (credit)		-498	-269	-1,517	-1,241	-1,238		
Extraordinary items								
Income before undistributed income of subsidiaries		71,126	-1,011	-6,142	105,330	100,342		
Equity in undistributed income of subsidiaries		-30,889	8,950	80,996	5,102	5,149		
Bank subsidiaries		-30,889	8,950	80,996	5,102	5,149		
Nonbank subsidiaries		0	0	0	0	0		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		40,237	7,939	74,854	110,432	105,491	406.83	123.74
Memoranda								
Bank net income		42,111	8,950	80,996	115,102	110,149	370.51	124.80
Nonbank net income		17	31	93	144	120	-45.16	-10.53
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	1,560,031	86.97	1,319,875	90.17	1,607,122	89.65	1,311,045	1,207,920	18.20	29.92	
Common and preferred stock	1,560,031	86.97	1,319,875	90.17	1,607,122	89.65	1,311,045	1,207,920	18.20	29.92	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	4,103	0.23	3,683	0.25	4,102	0.23	3,685	3,341	11.40	16.23	
Common and preferred stock	4,099	0.23	3,679	0.25	4,098	0.23	3,679	3,338	11.42	22.80	
Excess cost over fair value	0	0	0	0	0	0	0	0	0	-100.00	
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	4	0	4	0	4	0	6	3	0.00		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0	0	-100.00	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	219,921	12.26	130,102	8.89	172,142	9.60	150,926	155,523	69.04	216.60	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0	0	-100.00	
Premises, furnishings, fixtures and equipment	1,908	0.11	1,908	0.13	1,908	0.11	1,908	1,908	0.00	0.00	
Intangible assets	4,093	0.23	5,708	0.39	4,093	0.23	5,708	0	0	-28.29	
Other assets	3,766	0.21	2,547	0.17	3,348	0.19	2,194	388	47.86	-11.60	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	1,793,822	100.00	1,463,823	100.00	1,792,715	100.00	1,475,466	1,369,080	22.54	39.43	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	123,413	6.88	0	0	123,329	6.88	0	0	0		
Other liabilities	556	0.03	218	0.01	1,889	0.11	381	229	155.05	-88.20	
Balance due to subsidiaries and related institutions	128,859	7.18	121,813	8.32	128,794	7.18	121,800	111,213	5.78	15.87	
Total liabilities	252,828	14.09	122,031	8.34	254,012	14.17	122,181	111,442	107.18	118.10	
Equity Capital	1,540,994	85.91	1,341,792	91.66	1,538,703	85.83	1,353,285	1,257,638	14.85	31.64	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0	0		
Common stock	1,272	0.07	1,069	0.07	1,270	0.07	1,069	1,034	18.99	24.95	
Common surplus	1,018,822	56.80	808,250	55.22	1,015,502	56.65	805,750	745,926	26.05	41.89	
Retained earnings	571,612	31.87	561,380	38.35	555,480	30.99	583,407	550,374	1.82	16.11	
Accumulated other comprehensive income	-50,712	-2.83	-28,907	-1.97	-33,549	-1.87	-36,941	-39,696			
Other equity capital components	0	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	1,793,822	100.00	1,463,823	100.00	1,792,715	100.00	1,475,466	1,369,080	22.54	39.43	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	128,859	7.18	121,813	8.32	128,794	7.18	121,800	111,213	5.78	15.87	
Notes payable to subsidiaries that issued TPS	124,870	6.96	118,134	8.07	124,805	6.96	118,121	107,875	5.70	15.75	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Profitability															
Net income / Average equity capital	10.46	12.54	36	2.35	3.93	27	5.01	7.29	26	8.48	9.68	30	8.68	11.03	24
Bank net income / Average equity investment in banks	10.64	12.55	38	2.72	4.73	26	5.50	7.45	27	8.70	10.51	31	8.95	11.56	20
Nonbank net income / Average equity investment in nonbanks	1.66	12.53	26	3.37	5.73	51	2.37	9.75	34	3.99	7.89	41	3.59	10.83	35
Subsidiary HCs net income / Average equity investment in sub HCs	11.69			3.62			7.01			8.55			9.40		
Bank net income / Parent net income	104.66	95.97	77	112.73	95.67	66	108.21	88.16	72	104.23	82.22	60	104.42	104.73	50
Nonbank net income / Parent net income	0.04	2.83	38	0.39	5.47	49	0.12	3.59	38	0.13	5.93	32	0.11	0.99	59
Subsidiary holding companies' net income / Parent net income		65.70		89.02			68.34			74			90.39		
Leverage															
Total liabilities / Equity capital	16.41	17.74	63	9.09	19.50	42	16.51	20.06	62	9.03	20.43	40	8.86	9.50	50
Total debt / Equity capital	8.01	11.90	50	0	13.54	13	8.02	14.41	48	0	14.31	13	0	3.94	26
Total debt + notes payable to subs that issued TPS / Equity capital	16.11	14.30	69	8.80	15.86	45	16.13	16.67	67	8.73	16.36	46	8.58	7.93	52
Total debt + Loans guaranteed for affiliate / Equity capital	8.01	12.02	49	0	13.93	13	8.02	14.68	47	0	14.56	13	0	3.98	26
Total debt / Equity capital – excess over fair value	8.01	12	50	0	13.68	13	8.02	14.52	48	0	14.51	13	0	3.94	26
Long-term debt / Equity capital	8.01	11.33	50	0	12.46	14	8.02	13.56	48	0	13.04	13	0	3.76	28
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	0.03	45
Current portion of long-term debt / Equity capital	0	0.04	41	0	0.05	41	0	0.06	40	0	0.05	40	0	0	46
Excess cost over fair value / Equity capital	0	0.10	40	0	0.10	38	0	0.08	39	0	0.12	38	0	0	46
Long-term debt / Consolidated long-term debt	40.72	35.48	51	0	27.67	13	40.52	34.67	54	0	28.44	13	0	15.49	26
Double Leverage															
Equity investment in subs / Equity capital	101.50	102.85	45	98.64	103.91	18	104.71	102.81	65	97.15	103.22	16	96.31	104.10	18
Total investment in subs / Equity capital	101.50	108.21	35	98.64	111.18	9	104.71	110.16	50	97.15	111.07	8	96.31	104.38	17
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.14	0.22	47	-0.57	1.22	10	0.97	0.47	73	-0.35	0.36	14	-0.44	0.36	16
Equity investment in subs – equity cap / Net income-div (X)	0.36	0.74	36		2.81			1.82			1.22			1.18	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	276.51	111.20	92	2.27	154.20	2	2.23	136.59	1	135.16	177.68	37	139.63	113.37	72
Cash from ops + noncash items + op expense / Op expense + dividend	-3.86	98.58	12	-0.03	176.81	6	7.11	147.24	2	1.32	190.27	4	3.21	123.74	6
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	279.36	85.35	93	4.58	90.08	22	120.89	134.08	56	94.46	116.34	21	268.60	108.88	94
Pretax operating income + interest expense / Interest expense	5,347.25	1,142.88	91		2,355.68		-356.16	2,016.32	0		1,968.54			1,631.73	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	3,652.72	1,357.31	87	-23.31	1,688.78	6	-55.26	1,539.23	1	2,253.71	1,632.83	74	2,097.66	1,015.91	87
Dividends + interest from subsidiaries / Interest expense + dividends	287.01	117.86	89	0.56	186.57	5	0.31	150.43	2	144.87	210.80	32	150.60	140.89	65
Fees + other income from subsidiaries / Salary + other expenses	9.60	13.36	68	7.50	14.22	67	6.76	13.95	65	6.76	16.52	63	6.65	3.76	83
Net income / Current part of long-term debt + preferred dividends (X)		33.13			20.55			35.64			57.11			106.04	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.97	23	0	2.60	28	0	3.85	24	0	2.64	28	0	1.59	31
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due					0.05			0.15			0.10			0.04	
Nonaccrual					1.22			1.57			1.03			0.54	
Total					1.27			1.72			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0	49
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Total	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.80	15	0	3.20	13	0	2.66	14	0	5.62	12	0	0.14	27
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.08	37	0	0.08	38	0	0.19	36	0	0	49

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	33.89	74.87	22		61.08			81.10		72.32	57.84	69	69.68	87.25	41
Dividends declared / Net income	59.91	23.13	96	255.91	81.32	90	124.42	42.29	95	68.98	33.08	94	66.28	24.10	94
Net income – dividends / Average equity.....	4.19	9.52	8	-3.67	0.55	18	-1.22	4.14	10	2.63	6.46	11	2.93	8.12	5
Percent of Dividends Paid															
Dividends from bank subsidiaries	302.84	101.14	92	0	182.33	14	0	132.17	7	144.41	178.13	42	150.17	131.90	62
Dividends from nonbank subsidiaries	0.07	3.28	69	0.15	2.35	74	0.10	3.41	55	0.19	7.53	47	0.17	2.83	58
Dividends from subsidiary holding companies.....	0	4.75	46	0	3.48	45	0	4.85	44	0	21.40	42	0	0	48
Dividends from all subsidiaries	302.91	128.99	88	0.15	229.19	11	0.10	174.85	5	144.60	260.40	29	150.34	144.51	60
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	173.35	30.63	98	0	123.04	10	0	60.28	4	95.57	66.55	81	95.33	33.37	91
Interest income from bank subsidiaries.....	0.07	0.12	72	0.92	0.70	73	0.25	0.36	67	0.18	0.54	66	0.17	0.11	77
Management and service fees from bank subsidiaries	0	1.08	36	0	2.97	38	0	1.47	37	0	1.55	36	0	0.32	43
Other income from bank subsidiaries.....	0.27	0	95	1.26	0	96	0.56	0	95	0.40	0	96	0.41	0.01	95
Operating income from bank subsidiaries	173.70	33.49	97	2.18	148.03	14	0.81	62.88	6	96.15	69.36	74	95.90	35.67	90
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	100	47.24	78	100	39.62	81	100	56.39	72	100	82.95	65	100	80.47	70
Interest income from nonbank subsidiaries.....	0	2.80	33	0	14.44	33	0	7.38	32	0	20.25	26	0	0.31	46
Management and service fees from nonbank subsidiaries	0	0.53	40	0	1.68	40	0	0.86	39	0	1.92	38	0	0.17	46
Other income from nonbank subsidiaries.....	0	0.09	45	0	0.19	47	0	0.16	46	0	1.06	43	0	0.06	46
Operating income from nonbank subsidiaries	100	69.48	74	100	76.32	68	100	79.84	64	100	150.41	51	100	96.62	66
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		28.44			119.72			43.51			61.23			43.51	
Interest income from subsidiary holding companies		6.44			12.80			8.40			6.54			0	
Management and service fees from subsidiary holding companies.....		0.37			1			0.44			0.36			0	
Other income from subsidiary holding companies.....		-1.46			1.63			0.01			0.29			0.15	
Operating income from subsidiary holding companies.....		34.47			135.14			55.20			76.49			43.66	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.78	58.57	80	0	62.43	15	0	69.76	8	99.24	67.32	77	99.10	72.95	70
Interest income from bank subsidiaries.....	0.04	0.72	57	36.28	2.52	92	26.84	0.63	97	0.19	0.80	60	0.17	0.55	70
Management and service fees from bank subsidiaries	0	4.11	36	0	1.69	38	0	1.87	37	0	1.81	36	0	0.59	43
Other income from bank subsidiaries.....	0.16	0.02	92	50	0.07	98	60.75	0.04	99	0.41	0.03	92	0.43	0.01	93
Operating income from bank subsidiaries	99.98	71.70	84	86.28	76.26	31	87.58	82.20	28	99.84	78.80	83	99.70	89.39	65
Dividends from nonbank subsidiaries	0.02	5.32	62	13.72	2.51	89	12.42	1.95	91	0.13	2.65	50	0.11	2.65	59
Interest income from nonbank subsidiaries.....	0	0.82	37	0	1.82	35	0	0.73	36	0	1.19	30	0	0	46
Management and service fees from nonbank subsidiaries	0	0.05	42	0	0.08	42	0	0.02	42	0	0.06	41	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.04	47	0	0.01	46	0	0.04	44	0	0	47
Operating income from nonbank subsidiaries	0.02	10.59	45	13.72	9.13	80	12.42	4.70	85	0.13	7.29	36	0.11	3.33	55
Dividends from subsidiary holding companies.....	0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	0	48
Interest income from subsidiary holding companies	0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0	0	47
Loans and advances from subsidiaries / Short term debt.....		142.34			447.79			135.13			83.37			854.19	
Loans and advances from subsidiaries / Total debt	104.41	29.59	89		30.31			104.43	27.08	91	28.33			81.26	